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March 19, 2008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: **Pienkos, John T.**

Serial No.: **09/694,402**

Filing Date: **October 22, 2000**

Title: **SYSTEM AND METHOD FOR PROVIDING
REDUCED INSURANCE PREMIUMS**

Examiner: **Robert Morgan**

Art Unit: **3626**

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office action mailed on September 19, 2007, the Applicant respectfully provides the following Remarks and Amendments.

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 5 of this paper.